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3626

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of)

LES A. NEWMAN)

Serial No. 10/061,971)

Filed January 31, 2002)

For SYSTEMS, METHODS, AND)
COMPUTER PROGRAM)
PRODUCTS FOR MANAGING)
EMPLOYEE BENEFITS)

Group Art Unit 3626

Certificate of Mailing

I hereby certify that this correspondence was deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450 on this 31st day of October, 2005


Katie Krieger

TRANSMITTAL SHEET

Enclosed are the following documents:

Information Disclosure Statement (w/attached Certificate of Mailing)

Form PTO-1449 (1 page)

Two (2) non-patent documents

Return Receipt Postcard

The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit any overpayment to Deposit Account No. 18-0987. If a withdrawal is required from Deposit Account No. 18-0987, the undersigned attorney respectfully requests that the Commissioner of Patents and Trademarks cite Attorney Docket Number BEN.P.US0002 for billing purposes.

Respectfully submitted,



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Attorney Docket No: BEN.P.US0002



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of)

Group Art Unit 3626

LES A. NEWMAN)

CERTIFICATE OF MAILING

Serial No. 10/061,971)

I HEREBY CERTIFY that a copy of this Correspondence was deposited with the U.S. Postal Service as first class mail, postage prepaid, in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, this 31st day of October, 2005.

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Katie Krieger

Attorney Docket No. BEN.P.US0002

INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR § 1.97 encouraging the filing of an Information Disclosure Statement, the Applicants submit the following in compliance with the duty of disclosure as set forth in 37 CFR § 1.56.

Information or art known to the Applicants is listed on Form PTO-1449 attached hereto. It includes eight (8) United States patents and two (2) non-patent documents (copy of non-patent documents enclosed).

No representation is made that a search has been made by the Applicants, that the information is material to the claimed subject matter, that the information is non-cumulative, or that the information represents the only or the best information. The Applicants do not admit that any of the information they have provided is necessarily prior to their invention, but rather that it is information of which they are aware and which they believe possibly should be provided to the Office in fulfillment of the duty of disclosure.

The Information Disclosure Statement submitted herewith is being filed before the mailing of a first Office Action or within three months of its filing.

Respectfully submitted,

Tama Drenski

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Date: October 31, 2005

Form PTO-1449 U.S. DEPARTMENT OF COMMERCE
(Rev. 8-83) PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
BEN.P.US0002SERIAL NO.
10/061,971

INFORMATION DISCLOSURE CITATION

NOV 02 2005 (Use several sheets if necessary)

APPLICANT
Les A. NewmanFILING DATE
January 31, 2002GROUP
3626

U.S. PATENT DOCUMENTS

*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date (If Appropriate)
	1	US 6,697,783	02-2004	Brinkman et al	705	3	
	2	US 6,266,648	07-2001	Baker, III, Bernard R.	705	14	
	3	US 2003/0149596	08-2003	Bost, James	705	2	
	4	US 2003/0163349	08-2003	Ho, Samuel W.	705	2	
	5	US 6,223,164	04-2001	Seare et al.	705	2	
	6	US 6,826,541	11-2004	Johnston et al	705	10	
	7	US 5,590,037	12-1996	Ryan et al			
	8	US 5,802,500	09-1998	Ryan et al			

FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

9	ZYWAVE, INC., "Welcome to the Future of Business Insurance Marketing," at www.sywave.com , accessed on 11/1/99
10	Colleen O'Hara, "Comparison shop for health plans online", March 22, 1999, Federal Computer Week, Vol. 13, Iss. 7, Pg 27, 2 pages, accessed on 10/13/05

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.